(b) The advances of Scheduled Commercial Banks to weaker sections in the State of Madhya Pradesh as at the end of December 1983 and December 1984 were Rs. 135.95 crores and Rs. 210.04 crores respectively.

(c) Banks have been advised to follow prescribed procedures as per Reserve Bank of India's guidelines for identification, appraisal, sanction as well as for recovery of all loans including those to weaker sections of the society.

Credit-Deposit Ratio in the Eastern Region

964. SHRI CHITTA BASU: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the credit-deposit ratio in the Eastern region comprising the States of West Bengal, Bihar, Orissa, Sikkim and the Union Territory of Andaman and Nicobar Islands, falls short of the all-India ratio; and

(b) if so, what are the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) As at the end of March 1985, credit deposit ratio of all Scheduled Commercial Banks in Eastern Region comprising of West Bengal, Bihar, Orissa, Sikkim and the Union Territory of Andaman and Nicobar Islands stood at 53.7 per cent as compared to 69.7 per cent for all-India.

(b) The main reasons for low credit-deposit ratio in the Eastern Region are reported to be lack of infrastrunctural facilities, inadequate and irregular supply of power, non-availability of requisite assets, lack of assured irrigation etc. together with factors like inadequacy of appropriate staff, lack of proper guidance from controlling offices, and lack of publicity for various credit linked scheme.

Tax arrears against big bnsiness houses

965. SHRIMATI RATAN KUMARI: Will the Minister of FINANCE be pleased to state:

(a) what are the particulars of the big business houses/individuals in the country against whom tax arrears of rupee one crore and above are due at the end of 31st Dec., 1985; and

(b) what steps Government have taken to recover the same?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI JANARDHAN POOJARI): (a) and (b) The information to the extent possible is being collected and will be laid on the Table of the House.

बिहार में बैंकों द्वारा पूंजी निवेश

966. **श्री जगदम्बी प्रसाद यादव :** क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या यह सच है कि बिहार में में राष्ट्रीयकृत बैंकों में निक्षेपों के बड़े भाग का राज्य के बाहर निवेश किया जाता है और इस तरह से बिहार को पिछड़ा राज्य बना दिया है ;

(ख) क्या यह भी सच है कि 3300 करोड़ रुपये की जमा राशि में से राज्य में केवल 1300 करोड़ रुपये का निवेश किया गया है; और

(ग) यदि हां, तो इस राज्य की उपेक्षा किए जाने के क्या कारण हैं और बिहार को राष्ट्रीय स्तर पर लाने के लिए क्या उपाय किए जाने का विचार है ?

वित्त मंत्रालय में राज्य मंत्री (श्री जनार्दन पुजारी) : (क) और (ख) : मार्च, 1985 के अन्त में बिहार में सभी अनुसूचित वाणिज्यिक बैंकों की जमा राशि 3297 करोड़ रुपये और उनके द्वारा दिये गये ऋणों की राशि 1379 करोड़ रुपये थी।